

In re:  
Matthew J. Turner  
Lisa M. Turner  
Debtors

Case No. 19-15198-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 12, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Turner, Lisa M. Turner, 537 Sharon Road, Colmar, PA 18915-9747
14376210	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14379457	+ Quicken Loan, Inc., c/o Rebecca A. Solarz, Esq., KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 13 2024 00:17:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2024 00:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14377116	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 13 2024 00:17:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
14376199	+ Email/Text: bky@americanprofit.net	Sep 13 2024 00:17:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
14405887	Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 00:19:55	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14376200	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 13 2024 00:39:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14383314	+ Email/PDF: ebn_ais@aisinfo.com	Sep 13 2024 00:20:47	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14406077	Email/PDF: bncnotices@becket-lee.com	Sep 13 2024 00:19:50	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14376202	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:20:54	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14376203	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:20:48	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14410674	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 13 2024 00:20:41	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14376204	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2024 00:17:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14376206	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2024 00:17:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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14376207	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2024 00:17:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14376208	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 13 2024 00:17:00	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14376209	Email/Text: mrdiscen@discover.com	Sep 13 2024 00:17:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14383921	Email/Text: mrdiscen@discover.com	Sep 13 2024 00:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14376212	Email/Text: rj@ffcc.com	Sep 13 2024 00:17:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
14376213	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 13 2024 00:17:00	Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14376215	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 13 2024 00:17:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14376216	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 13 2024 00:17:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14376217	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 13 2024 00:17:00	Mabt - Genesis Retail, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14376218	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 13 2024 00:17:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14376219	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 13 2024 00:19:51	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14406777	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 13 2024 00:19:55	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14408351	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2024 00:17:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14389195	Email/Text: bnc-quantum@quantum3group.com	Sep 13 2024 00:17:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14376220	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 13 2024 00:17:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14379148	^ MEBN	Sep 13 2024 00:03:29	Quicken Loans Inc., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14388631	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 13 2024 00:17:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14376221	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 13 2024 00:20:47	Resurgent, Attn: Bankruptcy Department, Po Box 10497, Greenville, SC 29603-0497
14376222	+ Email/Text: bankruptcy@sw-credit.com	Sep 13 2024 00:17:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14377089	+ Email/PDF: ebn_ais@aisinfo.com	Sep 13 2024 00:38:02	Synchrony Bank by AIS InfoSources LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14376223	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:20:16	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14376224	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:36:57	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14376225	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 13 2024 00:20:15	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14376226	^ MEBN	Sep 13 2024 00:03:34	Systems & Services Technologies/Best Egg, Attn:

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14376228	Email/Text: bankruptcy@td.com	Sep 13 2024 00:17:00	Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600 TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034
14412325	+ Email/Text: bncmail@w-legal.com	Sep 13 2024 00:17:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14376227	+ Email/Text: bncmail@w-legal.com	Sep 13 2024 00:17:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
14387899	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 13 2024 00:20:15	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005
14401714	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 13 2024 00:37:55	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14376229	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 13 2024 00:20:34	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14400542	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 13 2024 00:20:10	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14376230	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 13 2024 00:20:16	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14376201	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14376205	*+	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14376211	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14376214	*+	Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14409464	*+	Synchrony Bank by AIS InfoSources LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14376231	*+	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	

District/off: 0313-2

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK M. MEDVESKY

on behalf of Debtor Matthew J. Turner mark@medveskylaw.com  
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com

MARK M. MEDVESKY

on behalf of Joint Debtor Lisa M. Turner mark@medveskylaw.com  
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Matthew J. Turner	)	Case No. 19-15198-pmm
	)	
	)	
Lisa M. Turner	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 12, 2024

For The Court

Timothy B. McGrath  
Clerk of Court